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PART I

Punjab Government Notifications and Orders

GOVERNMENT OF PUNJAB

DEPARTMENT OF HEALTH & FAMILY WELFARE

(HEALTH-IV BRANCH)

(PUNJAB CIVIL SECRETARIAT-2, SECTOR 09, CHANDIGARH)

Order

The Governor of Punjab is pleased to launch Mukhya Mantri Sehat Yojna (MMSY) to allow free and universal access to secondary and tertiary healthcare for all residents of Punjab enabling cashless treatment upto ₹ 10 lakh per family per year in both government and private empanelled hospitals in Punjab and Chandigarh.

2. Eligibility Criteria:

Any bonafide resident of Punjab and his/her family members, shall be an eligible beneficiary family under MMSY. However, in order to register under the scheme, the resident must possess Aadhar Card and Voter ID as proof of residence. However, for beneficiaries under 18 years, Aadhar card of self and Voter ID of either of the parent or Voter ID of the Guardian establishing residence in Punjab shall be sufficient to become eligible under the scheme.

The employees engaged on outsourcing/ contractual/ consultancy basis with the Departments, Organization, Societies, Corporations, Trusts, etc. under Govt. of Punjab, shall be eligible to become a beneficiary of MMSY. In addition, pensioners and regular employees of Punjab Govt shall also be eligible under the scheme. However, any beneficiary covered under ESI/CGHS/Other Central or State Govt insurance/ reimbursement schemes can avail benefits only under one of the schemes to avoid duplication.

Under MMSY, the beneficiary, whose entitlement is not funded by Central Government, shall be allowed to take treatment only in empanelled hospitals of Punjab and Chandigarh. Beneficiaries whose entitlement is contributed by Central Government shall be eligible for treatment according to the guidelines prescribed by National Health Authority (NHA).

3. Family definition:

The family definition is as below:

- •Head of family
- •Spouse

- •Unmarried Children
- •Parents
- •Widow/divorcee person and their minor children
- •Widow daughter in law and her minor children.

4. Size of the Family:

There shall be no ceiling on the size of the registered family unit. Any member of the family who falls within the definition of family shall be eligible to be registered, irrespective of the already existing numbers of the family members. However, any one individual cannot be registered in more than one family.

5. Issuance of MMS Cards to beneficiaries:

Once the beneficiary data is captured, beneficiaries shall be issued MMS Cards. Beneficiaries whose funding is derived from the Centre shall be issued cards in accordance with NHA guidelines.

6. Mode of Implementation:

This scheme is to be implemented in a Hybrid Mode, wherein:

i. The selected Insurance Company shall be responsible for the settlement of all claims up to ₹ 1 lakh for both public and private hospitals.

ii. For claims above ₹ 1 lakh, the Insurance Company shall be responsible for authentication and processing of claims, while the financial liability beyond ₹ 1 lakh for such claims shall be borne by the State Health Agency (SHA). Payment for claims beyond Rs 1 lac shall be made directly by State Health Agency Punjab to concerned hospitals

7. Sum Insured and Package rates:

HBP-2.2 packages of NHA shall be adopted under this scheme.

8. This will come into effect from <u>14.07.2025</u>

9. This order is issued as per the approval of competent authority.

KUMAR RAHUL , IAS
Principal Secretary Government of Punjab
Department of Health and family welfare.

Chandigarh
The 14th July, 2025

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